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(54) Title: **MOBILE TRANSACTION SYSTEM AND METHOD**

(57) Abstract: A transaction system and method for conducting financial transactions, cooperating with a mobile telephony network adapted to provide telephony services to a plurality of mobile phones is disclosed. The system comprises: an administrating server adapted to administer accounts of merchants and customers, and adapted to communicate at a given time with at least one of the plurality of mobile phones of a customer via the mobile telephony network; at least one of a plurality of communication units which are located at merchants' point of sale adapted to communicate with said administrating server; wherein the communication unit is adapted to identify the mobile phone, and adapted to communicate to said administrating server a first communication message comprising transaction details, identifying the merchant, the customer and specifying an amount to be paid; wherein said administrating server is adapted to communicate the transaction details in a second communication message via the mobile telephony network to the mobile phone for authorization by the customer, and adapted to receive authorization from the customer in a third communication message from the mobile phone via the mobile telephony network; wherein said administrating unit is further adapted to communicate a transaction authorization in a fourth communication message to said communication unit; wherein said communication unit is adapted to finalize the transaction by communicating a fifth communication message to said administrating server; and wherein said administrating server is adapted, after receiving the finalizing message to debit the customer's account in the amount to be paid and credit the merchant's account accordingly.

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